

Account Statement

September 8 through October 5, 2006

Account Number:

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REDACTED

VERONICA E GUTIERREZ

REDACTED

Thank you for banking with Wells Fargo. For assistance, call: 1-800-TO-WELLS (1-800-869-3557), TDD number (for the hearing impaired only): 1-800-877-4833. Or write: WELLS FARGO BANK, N.A., P.O. BOX 6995, PORTLAND, OR 97228-6995.

Account Summary**Daily access accounts**

Account	Account number	Balance last period	Balance this period
Advantage Checking		\$168.73	\$324.97
Advantage Market Rate Savings		416.15	120.23
Total	REDACTED	\$584.88	\$445.20

The following is added to the sub-section titled "Closing Your Account" in the Consumer Account Agreement:

If your Account is an interest bearing account, it will cease to earn interest from the date you request it be closed. If your Account balance does not reach zero within three (3) months from the date of your request, the Bank may close your Account and send you the balance as described above or return your Account to active status.

Advantage Checking

Veronica E Gutierrez

Account Number:

REDACTED**Activity summary**

Balance on 09/07	\$168.73
Deposits and interest	1,607.51
Withdrawals	-1,451.27
Balance on 10/05	\$324.97

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September 8 through October 5, 2006

Account Number:

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REDACTED**Interest you've earned**

Interest earned this period	\$0.01
Average collected balance this period	\$308.45
Annual percentage yield earned	0.04%
Interest and bonuses paid this year	\$0.18

Before you leave on your next vacation, don't forget to get American Express Travelers Cheques. For more information and to purchase your Travelers Cheques talk to your local banker or sign on to Wells Fargo Online Banking at wellsfargo.com and select Account Services/Order Travelers Cheques.

Activity detail**Deposits and interest**

Date	Description	\$ Amount
09/15	Autozone West In Payroll 060909 10234468 Gutierrez,Veronica	567.44
09/21	Online Transfer Ref #IBEJLVTN5 From MRS 1885724Xxx On 09/20/06	400.00
09/29	Autozone West In Payroll 060923 10234468 Gutierrez,Veronica	638.06
10/05	Interest Payment	0.01
10/05	Discount For ACH Direct Deposits	2.00
Total deposits and interest		\$1,607.51

Withdrawals**Other withdrawals**

Date	Description	\$ Amount
09/11	Check Crd Purchase 09/07 Shell Oil 27428114907 Fontana Ca 446024XXXXXX6509 253640015037845?MCC=5542 121042882DA	33.05
09/11	Check Crd Purchase 09/07 Pei Wei Asian Diner-00 Rancho Cucamo Ca 446024XXXXXX6509 253640013153495?MCC=5812 121042882DA	20.04
09/13	Check Crd Purchase 09/11 Chevron 00210657 Fontana Ca 446024XXXXXX6509 256640007114640?MCC=5542 121042882DA	42.71
09/14	Check Crd Purchase 09/12 Wienerschnitzel #29Q22 Fontana Ca 446024XXXXXX6509 257640003745148?MCC=5814 121042882DA	10.52
09/18	ATM Withdrawal -09/17 Mach ID 9956B Fontana North Fontana Ca 6509	60.00
09/18	Check Crd Purchase 09/16 Claim Jumper #13 Rancho Cucamo Ca 446024XXXXXX6509 261640007669257?MCC=5812 121042882DA	52.45
09/18	Check Crd Purchase 09/16 Best Buy 00001057 Rancho Cucamo Ca 446024XXXXXX6509 261640004346908?MCC=5732 121042882DA	40.91
09/18	Check Crd Purchase 09/16 Rack Em Up Billiards I Rancho Cucamo Ca 446024XXXXXX6509 260640010526358?MCC=5813 121042882DA	37.25
09/18	Check Crd Purchase 09/15 In-N-Out Burger 000000 Fontana Ca 446024XXXXXX6509 260640007247008?MCC=5814 121042882DA	6.02

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September 8 through October 5, 2006

Account Number:

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REDACTED*Other withdrawals -continued*

Date	Description	\$ Amount
09/18	Check Crd Purchase 09/14 Jack In The BO00035543 Fontana Ca 446024XXXXXX6509 260640014384901 ?MCC=5814 121042882DA	4.18
09/19	Check Crd Purchase 09/17 Shell Oil 20427480486 Fontana Ca 446024XXXXXX6509 262640007377939 ?MCC=5542 121042882DA	36.42
09/19	Check Crd Purchase 09/17 7-Eleven 13976 Q39 Fontana Ca 446024XXXXXX6509 262640007582583 ?MCC=5541 121042882DA	3.37
09/21	Online Transfer To Gutierrez B Ref #IBE24MC6Ch Checking Insurance Payment	502.00
09/22	Check Crd Purchase 09/20 Chevron 00209515 Fontana Ca 446024XXXXXX6509 265640007200222 ?MCC=5542 121042882DA	30.73
09/22	Check Crd Purchase 09/20 Wal Mart Fontana Ca 446024XXXXXX6509 265640005501425 ?MCC=5310 121042882DA	16.95
09/26	Bill Pay Citifinancialaut On-Line xxxxxx9401 On 09-26	200.00
09/26	Check Crd Purchase 09/24 Kaiser Pharmacy #197 Fontana Ca 446024XXXXXX6509 269640007744981 ?MCC=5912 121042882DA	5.00
09/27	Check Crd Purchase 09/25 Shell Oil 20467445233 San Bernardino Ca 446024XXXXXX6509 270640005702783 ?MCC=5542 121042882DA	30.00
10/02	Bill Pay MBNA America On-Line xxxxxxxxxxxx2868 On 10-02	160.00
10/02	Bill Pay Chase Platinum M On-Line xxxxxxxxxxxx7649 On 10-02	55.00
10/02	Check Crd Purchase 09/29 Stater Bros #78 Alta Loma Ca 446024XXXXXX6509 275640008021008 ?MCC=5411 121042882DA	30.84
10/02	Check Crd Purchase 10/01 Party America Upland Ca 446024XXXXXX6509 275640014549420 ?MCC=5331 121042882DA	17.79
10/03	POS Purchase - 10/02 Mach ID 000000 Del Taco #33 Del Taco #Fontana Ca 6509 ?MCC=5814 121042882DA	6.16
10/03	Check Crd Purchase 10/01 Target 00014233 Montclair Ca 446024XXXXXX6509 276640003260485 ?MCC=5310 121042882DA	5.40
10/05	Check Crd Purchase 10/03 Shell Oil 27428471703 Fontana Ca 446024XXXXXX6509 278640006374665 ?MCC=5542 121042882DA	27.05
10/05	POS Purchase - 10/04 Mach ID 000000 Circle K #5802 Circle K #Fontana Ca 6509 ?MCC=5541 121042882DA	4.43
10/05	Monthly Service Fee	12.00
10/05	Monthly Point-Of-Sale (POS) Purchase Fee	1.00
Total other withdrawals		\$1,451.27

Wells Fargo makes it easy for you to work toward your savings goals with automatic transfers. Simply decide how much you want to put into savings and at what intervals, and then we'll automatically transfer that amount from your checking to your savings account. Your savings will grow without you even having to think about it. For more information, log onto wells Fargo.com or visit your local store.

Daily balance summary

Date	\$ Balance	Date	\$ Balance	Date	\$ Balance
09/07	168.73	09/15	629.85	09/22	239.57
09/11	115.64	09/18	429.04	09/26	34.57
09/13	72.93	09/19	389.25	09/27	4.57
09/14	62.41	09/21	287.25	09/29	642.63

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September 8 through October 5, 2006

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REDACTED**Daily balance summary-continued**

Date	\$ Balance	Date	\$ Balance	Date	\$ Balance
10/02	379.00	10/03	367.44	10/05	324.97

Direct Deposit Advance (Lender - Wells Fargo Bank, N.A.)

Outstanding advance balance as of the beginning of this statement period including Finance Charges \$0.00

Outstanding advance balance as of the end of this statement period including Finance Charges \$0.00

Finance Charges incurred on advances taken during this statement period \$0.00

Current advance credit limit \$500.00

USE THE DIRECT DEPOSIT ADVANCE SERVICE TO ACCESS UP TO \$500 PRIOR TO RECEIVING YOUR RECURRING DIRECT DEPOSIT INCOME. JUST USE THE ATM, ONLINE OR CALL THE PHONE BANK. SEE YOUR CONSUMER ACCOUNT FEE AND INFORMATION SCHEDULE FOR COMPLETE DETAILS.

Advantage Market Rate Savings

Veronica E Gutierrez

Account Number:

REDACTED**Activity summary**

Balance on 09/07	\$416.15
Deposits and interest	134.08
Withdrawals	-430.00
Balance on 10/05	\$120.23

Interest you've earned

Average collected balance this period	\$257.97
Annual percentage yield earned	0.51%
Interest and bonuses paid to date this year	\$0.71
Interest paid during this period	\$0.13
Interest earned for this statement period	\$0.10

Before you leave on your next vacation, don't forget to get American Express Travelers Cheques. For more information and to purchase your Travelers Cheques talk to your local banker or sign on to Wells Fargo Online Banking at wellsfargo.com and select Account Services/Order Travelers Cheques.

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REDACTED**Activity detail****Deposits and interest**

Date	Description	\$ Amount
09/15	Autozone West In Payroll 060909 10234468 Gutierrez, Veronica	63.05
09/29	Autozone West In Payroll 060923 10234468 Gutierrez, Veronica	70.90
09/29	Interest Payment	0.13
Total deposits and interest		\$134.08

Withdrawals

Date	Description	\$ Amount
09/21	Online Transfer Ref #IBEJLVTWN5 To Checking 1885720Xxx On 09/20/06	400.00
09/26	ATM Withdrawal - 09/26 Mach ID 4380C Fontana Offsite Fontana Ca 6509	20.00
09/29	Monthly Service Fee	10.00
Total withdrawals		\$430.00

Wells Fargo makes it easy for you to work toward your savings goals with automatic transfers. Simply decide how much you want to put into savings and at what intervals, and then we'll automatically transfer that amount from your checking to your savings account. Your savings will grow without you even having to think about it. For more information, log onto wellsfargo.com or visit your local store.

Thank you for banking with Wells Fargo.



Are you interested in...

- Purchasing a home? Call us at 1-800-866-0743
- Getting a student loan? Call us at 1-888-945-5373
- Optimizing home equity? Call us at 1-866-259-0890

Account Balance Calculation Worksheet

1. Use the following worksheet to calculate your overall account balance.
2. Go through your register and mark each check, withdrawal, ATM transaction, payment, deposit or other credit listed on your statement. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.
3. Use the chart below, list any deposits, transfers to your account, outstanding checks, ATM withdrawals, ATM payments or any other withdrawals (including any from previous months) which are listed in your register but not shown on your statement.

ITEMS OUTSTANDING		
NUMBER	AMOUNT	
TOTAL	\$	

▶ ENTER

- A** The NEW BALANCE shown on
your statement \$

▶ **ADD**

- | | | |
|----------|---|-----------|
| B | Any deposits listed in your register or transfers into your account which are not shown on your statement | \$ _____ |
| | | \$ _____ |
| | | \$ _____ |
| | | \$ _____ |
| | | +\$ _____ |
| | TOTAL | \$ _____ |

► **CALCULATE THE SUBTOTAL**
(Add Parts A and B)

► **SUBTRACT**

- C** The total outstanding checks and withdrawals from the chart above -\$

► CALCULATE THE ENDING BALANCE

RECONCILE THE ENDS
(Part A + Part B - Part C)
This amount should be the same
as the current balance shown in
your check register

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To Dispute or Report Inaccuracies in Information We Have Furnished to a Consumer Reporting Agency About Your Accounts

You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Wells Fargo Servicing, P.O. Box 14415, Des Moines, IA 50306-3415. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with all supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

**Information for Lines of Credit
(Other Than Direct Deposit Advance Service)**

Each principal balance shown on your statement represents the unpaid amount of loan advances under your line of credit for that day and each day thereafter until a change in the principal balance is shown. The **Finance Charge** will be determined as follows:

- Determine the principal balance for each day during this statement period, then
- Multiply the principal balance for each day during this statement period by the daily periodic rate in effect for such day; and
- Add these results

Any transaction charges or processing charges shown on your statement as **Finance Charges** also must be added to arrive at the total **Finance Charge** for this period.

If your account is subject to Balance Based Pricing, the daily periodic rate and corresponding Annual Percentage Rate (APR) will be determined each day based on the outstanding balance of your account. The daily periodic rate and corresponding APR applicable to each balance range are shown in the Summary of Finance Charges section on your statement.

We must receive payment of at least the amount of the Total Payment Due as shown on your billing statement by the Payment Due Date or within the applicable grace period or a late fee will be assessed. Non-electronic payments must be accompanied by the remittance portion of your billing statement, be made by check, and be drawn on a US bank and payable in US dollars.

Payments made by ACH, or mailed to the remittance address indicated on your billing statement and received prior to the 5:00 pm cutoff time, will be credited as of the date received, including weekends and holidays. Payments received after the cutoff time will be credited as of the next day.

Payments made at a bank branch, online, by ATM, by phone or by any other means we make available to you and received prior to established cutoff times will be credited as of the business day received. Saturdays, Sundays, and federal holidays are not considered business days and payment made on those days or after established cutoff times will be credited as of the next business day. Established cutoff times may vary, depending on payment channel, and will be disclosed to you at the time you make your payment.

In Case of Errors or Questions About Your Credit Line Transactions

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at the address shown on the front of this statement as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Credit Card Purchases. If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state, or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)


***In Case of Errors or Questions About Your Electronic Transfers
(Including Direct Deposit Advance Transactions)***

Telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

If the error concerns a **Direct Deposit Advance** transaction, you do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your **Direct Deposit Advance** transaction that are not in question. While we are investigating your question, we cannot report you as delinquent or take any action to collect the amount you question.

Members FDIC 

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WFB-G 01906

Account Statement

October 6 through November 6, 2006

Account Number:

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**REDACTED**

VERONICA E GUTIERREZ

REDACTED

Thank you for banking with Wells Fargo. For assistance, call: 1-800-TO-WELLS (1-800-869-3557), TDD number (for the hearing impaired only): 1-800-877-4833. Or write: WELLS FARGO BANK, N.A., P.O. BOX 6995, PORTLAND, OR 97228-6995.

Account Summary**Daily access accounts**

Account	Account number	Balance last period	Balance this period
Advantage Checking		\$324.97	\$35.65
Advantage Market Rate Savings		120.23	2.03
Total	REDACTED	\$445.20	\$37.68

The following changes are effective January 1, 2007.* Overdraft (Paid Item): 1 occasion, \$23 per Item; 2+ occasions, \$34 per Item. Insufficient Funds (Returned Item): 1 occasion, \$23 per Item; 2+ occasions, \$34 per Item. Fees based on the number of occasions in the preceding 12-month period. An occasion is a day in which your account has insufficient funds to cover an Item. Fees are subject to a daily maximum of 10 Paid and/or Returned Item Fees.

For questions, please contact your Wells Fargo Banker or call 1-800-869-3557. We appreciate your business and look forward to continuing to serve your financial needs.

*Effective February 15, 2007, for quarterly savings accounts.

Advantage Checking

Veronica E Gutierrez

Account Number:

REDACTED**Activity summary**

Balance on 10/05	\$324.97
Deposits and interest	1,075.23
Withdrawals	-1,364.55
Balance on 11/06	\$35.65

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October 6 through November 6, 2006
 Account Number:
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REDACTED

Interest you've earned

Interest earned this period	\$0.01
Average collected balance this period	\$146.41
Annual percentage yield earned	0.08%
Interest and bonuses paid this year	\$0.19

Before you leave on your next vacation, don't forget to get American Express Travelers Cheques. For more information and to purchase your Travelers Cheques talk to your local banker or sign on to Wells Fargo Online Banking at wellsfargo.com and select Account Services/Order Travelers Cheques.

Activity detail

Deposits and interest

Date	Description	\$ Amount
10/10	Check Crd Pur Rtm 10/05 Autozone #5613 Fontana Ca 446024XXXXXX6509 281640013839957?MCC=5533 121042882DA	17.23
10/13	Autozone West In Payroll 061007 10234468 Gutierrez, Veronica	412.90
10/18	Online Transfer Ref #IBEBST9Gtv From MRS 1885724Xxx On 10/18/06	40.00
10/27	Autozone West In Payroll 061021 10234468 Gutierrez, Veronica	548.09
10/30	Online Transfer Ref #IBEQF2V2J6 From MRS 1885724Xxx On 10/30/06	40.00
11/06	Online Transfer Ref #IBEMHZND75 From MRS 1885724Xxx On 11/03/06	15.00
11/06	Interest Payment	0.01
11/06	Discount For ACH Direct Deposits	2.00

Total deposits and interest

\$1,075.23

Withdrawals

Checks

Number	Date	\$ Amount	Number	Date	\$ Amount	Number	Date	\$ Amount
1097	10/30	155.00	1103*	10/10	65.00	1104	11/01	68.00

Total checks

\$288.00

* Gap in Check Sequence

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October 6 through November 6, 2006

Account Number:

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REDACTED*Other withdrawals*

Date	Description	\$ Amount
10/06	Check Crd Purchase 10/05 Walgreen 00053728 Fontana Ca 446024XXXXXX6509 279640008494683 ?MCC=5912 121042882DA	8.07
10/10	Online Transfer To Gutierrez P Ref #IBEQDZSV94 Checking Tickets	80.00
10/10	ATM Withdrawal -10/06 Mach ID WCAD5985 *hollywood Bowlbank Of Amhollywood Ca 6509	22.00
10/10	Non-Wells Fargo ATM Transaction Fee	2.00
10/10	Check Crd Purchase 10/07 Albertsons #6590 Ontario Ca 446024XXXXXX6509 282640009590866 ?MCC=5411 121042882DA	74.39
10/10	Check Crd Purchase 10/05 Autozone #5613 Fontana Ca 446024XXXXXX6509 281640013839958 ?MCC=5533 121042882DA	47.99
10/10	Check Crd Purchase 10/06 Ihop #759 Rancho Cucamo Ca 446024XXXXXX6509 282640007345389 ?MCC=5812 121042882DA	26.51
10/10	Check Crd Purchase 10/05 Autozone #5609 Chino Ca 446024XXXXXX6509 281640013839956 ?MCC=5533 121042882DA	17.23
10/10	Check Crd Purchase 10/05 Subway 3458 00034587 Fontana Ca 446024XXXXXX6509 282640006618320 ?MCC=5814 121042882DA	11.27
10/10	Check Crd Purchase 10/06 Farmer Boys -Irwindal Irwindale Ca 446024XXXXXX6509 282640009501542 ?MCC=5814 121042882DA	8.10
10/10	Check Crd Purchase 10/05 Autozone #5613 Fontana Ca 446024XXXXXX6509 281640013839959 ?MCC=5533 121042882DA	3.23
10/11	Overdraft Fee	22.00
10/11	Overdraft Fee	22.00
10/11	Overdraft Fee	22.00
10/11	Overdraft Fee	22.00
10/11	Check Crd Purchase 10/09 Jack In The BO00053009 Rancho Cucamo Ca 446024XXXXXX6509 284640006377686 ?MCC=5814 121042882DA	5.68
10/12	Overdraft Fee	22.00
10/12	Check Crd Purchase 10/10 EXXONMOBIL59 01291228 Rancho C Ca 446024XXXXXX6509 285640003489753 ?MCC=5542 121042882DA	20.01
10/13	Overdraft Fee	33.00
10/13	ATM Withdrawal -10/13 Mach ID 9956B Fontana North Fontana Ca 6509	20.00
10/16	Bill Pay Capital One On-Line xxxxxxxxxxxx6639 On 10-16	120.00
10/16	Bill Pay WF Credit Card On-Line XXXXXXXXXXXXX0056 On 10-16	40.00
10/16	Check Crd Purchase 10/13 Shell Oil 27428114907 Fontana Ca 446024XXXXXX6509 288640010720234 ?MCC=5542 121042882DA	31.90
10/27	POS Purchase -10/26 Mach ID 000000 City Liquor Andcity Liquofontana Ca 6509 ?MCC=5921 121042882DA	11.50
10/30	Bill Pay MBNA America On-Line xxxxxxxxxxxx2868 On 10-30	161.00
10/30	Bill Pay Chase Platinum M On-Line xxxxxxxxxxxx7649 On 10-30	130.00
10/30	Check Crd Purchase 10/26 Shell Oil 27428114907 Fontana Ca 446024XXXXXX6509 302640013338921 ?MCC=5542 121042882DA	20.01
10/30	POS Purchase -10/28 Mach ID 000000 7-Eleven 7-Eleven Fontana Ca 6509 ?MCC=5541 121042882DA	13.31
10/30	Check Crd Purchase 10/26 Jack In The BO00053009 Rancho Cucamo Ca 446024XXXXXX6509 302640013129213 ?MCC=5814 121042882DA	6.35
11/02	Check Crd Purchase 10/31 Chevron 00210657 Fontana Ca 446024XXXXXX6509 306640007525858 ?MCC=5542 121042882DA	20.00

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WFB-G 01909

October 6 through November 6, 2006

Account Number:

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REDACTED**Other withdrawals -continued**

Date	Description	\$ Amount
11/06	ATM Withdrawal - 11/03 Mach ID 4380B Fontana Offsite Fontana Ca 6509	20.00
11/06	Monthly Service Fee	12.00
11/06	Monthly Point-Of-Sale (POS) Purchase Fee	1.00
Total other withdrawals		\$1,076.55
Total withdrawals		\$1,364.55

Daily balance summary

Date	\$ Balance	Date	\$ Balance	Date	\$ Balance
10/05	324.97	10/13	200.62	11/01	71.64
10/06	316.90	10/16	8.72	11/02	51.64
10/10	-23.59	10/18	48.72	11/06	35.65
10/11	-117.27	10/27	585.31		
10/12	-159.28	10/30	139.64		

Direct Deposit Advance (Lender - Wells Fargo Bank, N.A.)

Outstanding advance balance as of the beginning of this statement period including Finance Charges	\$0.00
Outstanding advance balance as of the end of this statement period including Finance Charges	\$0.00

Finance Charges incurred on advances taken during this statement period	\$0.00
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Current advance credit limit	\$500.00
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CHOOSE THE DIRECT DEPOSIT ADVANCE SERVICE TO ACCESS UP TO \$500 PRIOR TO RECEIVING YOUR RECURRING DIRECT DEPOSIT INCOME. JUST USE THE ATM, ONLINE OR CALL THE PHONE BANK. SEE YOUR CONSUMER ACCOUNT FEE AND INFORMATION SCHEDULE FOR COMPLETE DETAILS.

Advantage Market Rate Savings

Veronica E Gutierrez

Account Number:

REDACTED**Activity summary**

Balance on 10/05	\$120.23
Deposits and interest	106.80
Withdrawals	-225.00
Balance on 11/06	\$2.03

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WFB-G 01910

October 6 through November 6, 2006

Account Number:

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REDACTED**Interest you've earned**

Average collected balance this period	\$34.66
Annual percentage yield earned	0.66%
Interest and bonuses paid to date this year	\$0.73
Interest paid during this period	\$0.02
Interest earned for this statement period	\$0.02

Before you leave on your next vacation, don't forget to get American Express Travelers Cheques. For more information and to purchase your Travelers Cheques talk to your local banker or sign on to Wells Fargo Online Banking at wellsfargo.com and select Account Services/Order Travelers Cheques.

Activity detail**Deposits and interest**

Date	Description	\$ Amount
10/13	Autozone West In Payroll 061007 10234468	45.88
10/27	Autozone West In Payroll 061021 10234468	60.90
10/31	Interest Payment	0.02
Total deposits and interest		\$106.80

Withdrawals

Date	Description	\$ Amount
10/10	ATM Withdrawal - 10/07 Mach ID 9956B Fontana North Fontana Ca 6509	120.00
10/18	Online Transfer Ref #IBEBST9Giv To Checking 1885720Xxx On 10/18/06	40.00
10/30	Online Transfer Ref #IBEQF2V2J6 To Checking 1885720Xxx On 10/30/06	40.00
10/31	Monthly Service Fee	10.00
11/06	Online Transfer Ref #IBEMHZND75 To Checking 1885720Xxx On 11/03/06	15.00
Total withdrawals		\$225.00

Thank you for banking with Wells Fargo.

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- Purchasing a home? Call us at 1-800-866-0743
- Getting a student loan? Call us at 1-888-945-5373
- Optimizing home equity? Call us at 1-866-259-0890

Account Balance Calculation Worksheet

1. Use the following worksheet to calculate your overall account balance.
2. Go through your register and mark each check, withdrawal, ATM transaction, payment, deposit or other credit listed on your statement. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.
3. Use the chart below, list any deposits, transfers to your account, outstanding checks, ATM withdrawals, ATM payments or any other withdrawals (including any from previous months) which are listed in your register but not shown on your statement.

[illegible]

▶ ENTER

A The NEW BALANCE shown on
your statement \$

▶ **ADD**

B	Any deposits listed in your register or transfers into your account which are not shown on your statement	\$ _____ \$ _____ \$ _____ + \$ _____ <u> </u> <u> </u>	
	TOTAL	\$ _____	

► **CALCULATE THE SUBTOTAL**
(Add Parts A and B)

► SUBTRACT

C The total outstanding checks and withdrawals from the chart above - \$

► **CALCULATE THE ENDING BALANCE**

This amount should be the same as the current balance shown in your check register.

To Dispute or Report Inaccuracies in Information We Have Furnished to a Consumer Reporting Agency About Your Accounts

You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Wells Fargo Servicing, P.O. Box 14415, Des Moines, IA 50306-3415. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with all supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

**Information for Lines of Credit
(Other Than Direct Deposit Advance Service)**

Each principal balance shown on your statement represents the unpaid amount of loan advances under your line of credit for that day and each day thereafter until a change in the principal balance is shown. The **Finance Charge** will be determined as follows:

- Determine the principal balance for each day during this statement period; then
- Multiply the principal balance for each day during this statement period by the daily periodic rate in effect for such day; and
- Add these results

Any transaction charges or processing charges shown on your statement as **Finance Charges** also must be added to arrive at the total **Finance Charge** for this period.

If your account is subject to Balance Based Pricing, the daily periodic rate and corresponding Annual Percentage Rate (APR) will be determined each day based on the outstanding balance of your account. The daily periodic rate and corresponding APR applicable to each balance range are shown in the Summary of Finance Charges section on your statement.

We must receive payment of at least the amount of the Total Payment Due as shown on your billing statement by the Payment Due Date or within the applicable grace period or a late fee will be assessed. Non-electronic payments must be accompanied by the remittance portion of your billing statement, be made by check, and be drawn on a US bank and payable in US dollars.

Payments made by ACH, or mailed to the remittance address indicated on your billing statement and received prior to the 5:00 pm cutoff time, will be credited as of the date received, including weekends and holidays. Payments received after the cutoff time will be credited as of the next day.

Payments made at a bank branch, online, by ATM, by phone or by any other means we make available to you and received prior to established cutoff times will be credited as of the business day received. Saturdays, Sundays, and federal holidays are not considered business days and payment made on those days or after established cutoff times will be credited as of the next business day. Established cutoff times may vary, depending on payment channel, and will be disclosed to you at the time you make your payment.

In Case of Errors or Questions About Your Credit Line Transactions

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at the address shown on the front of this statement as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special Rule for Credit Card Purchases. If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state, or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

***In Case of Errors or Questions About Your Electronic Transfers
(Including Direct Deposit Advance Transactions)***

Telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

If the error concerns a **Direct Deposit Advance** transaction, you do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your **Direct Deposit Advance** transaction that are not in question.

While we are investigating your question, we cannot report you as delinquent or take any action to collect the amount you question.